

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: HELEN J ARMAND

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Case No.: 07-10398

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/11/2007.
- 2) This case was confirmed on 08/02/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/11/2007, 03/07/2008, 07/01/2008, 10/02/2008.
- 5) The case was completed on 02/10/2011.
- 6) Number of months from filing to the last payment: 44
- 7) Number of months case was pending: 47
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 17,937.00
- 10) Amount of unsecured claims discharged without payment \$ 7,122.95
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 29,619.50
Less amount refunded to debtor	\$ 14.59
NET RECEIPTS	\$ 29,604.91

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,019.74
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,519.74**

Attorney fees paid and disclosed by debtor **\$ 1,000.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WELLS FARGO AUTO FIN	SECURED	3,793.00	2,956.54	.00	.00	.00
MALCOLM S GERALD & A	UNSECURED	87.00	NA	NA	.00	.00
AMERICASH LOANS LLC	UNSECURED	4,488.49	3,492.07	3,492.07	3,492.07	.00
AMERICASH LOANS LLC	UNSECURED	2,361.36	996.42	996.42	996.42	.00
BANK OF AMERICA NA	UNSECURED	15.00	NA	NA	.00	.00
BANK OF AMERICA NA	UNSECURED	696.38	595.20	595.20	595.20	.00
ER SOLUTIONS	OTHER	.00	NA	NA	.00	.00
RJM AQUISITIONS FUND	UNSECURED	339.33	339.33	339.33	339.33	.00
EVERGREEN EMERGENCY	UNSECURED	169.00	NA	NA	.00	.00
MEDICAL COLLECTIONS	OTHER	.00	NA	NA	.00	.00
EVERGREEN EMERGENCY	UNSECURED	420.00	651.75	651.75	651.75	.00
MEDICAL COLLECTIONS	OTHER	.00	NA	NA	.00	.00
EVERGREEN EMERGENCY	UNSECURED	54.00	NA	NA	.00	.00
MEDICAL COLLECTIONS	OTHER	.00	NA	NA	.00	.00
EVERGREEN EMERGENCY	UNSECURED	8.00	NA	NA	.00	.00
MEDICAL COLLECTIONS	OTHER	.00	NA	NA	.00	.00
FOOT AND ANKLE ASSOC	UNSECURED	208.00	NA	NA	.00	.00
GUIDEPOSTS	UNSECURED	8.97	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	564.61	745.04	745.04	745.04	.00
HSBC CARD SERVICES	UNSECURED	663.65	NA	NA	.00	.00
LINCOLN ACCEPTANCE C	UNSECURED	1,353.00	NA	NA	.00	.00
LITTLE CO MARY HOSPI	UNSECURED	109.00	NA	NA	.00	.00
SENEX SERVICES CORP	OTHER	.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MIDNIGHT VELVET	UNSECURED	136.33	NA	NA	.00	.00
CBUSA SEARS	UNSECURED	4,311.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	4,672.49	4,672.49	4,672.49	4,672.49	.00
JOHN P FRYE PC	OTHER	.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	250.13	41.38	41.38	41.38	.00
ECAST SETTLEMENT COR	UNSECURED	355.00	392.64	392.64	392.64	.00
WELLS FARGO FINANCIA	UNSECURED	13,650.00	13,158.85	13,158.85	13,158.85	.00
WELLS FARGO AUTO FIN	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL SECURED:	.00	.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	25,085.17	25,085.17	.00

Disbursements:

Expenses of Administration	\$ 4,519.74	
Disbursements to Creditors	\$ 25,085.17	
TOTAL DISBURSEMENTS:		\$ 29,604.91

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/17/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.